

In the United States Patent and Trademark Office

Serial Number: 60/251,109 (PPA)

Appn. Filed: \_\_\_\_\_

Applicant(s): Biao Ni

Appn. Title: "System and Method to Retain Customers Using Rebate in Combination with Investment Instruments to Serve Customers' Long Term Financial Needs"

Examiner/GAU: \_\_\_\_\_

Mailed: Nov. 8, 2001

At: Maryland Heights, MO

JC986 U.S. PTO  
10/008320  
11/08/01

Information Disclosure Statement

Assistant Commissioner for Patents  
Washington, District of Columbia 20231

Sir:

Attached is a completed Form PTO-1449 and copies of the pertinent parts of the references cited thereon. Following are comments on any non-English-language references pursuant to Rule 98:

Very respectfully,

Applicant(s): 

Enc.: PTO-1449 & References

c/o: Biao Ni, Applicant Pro Se  
3214 Hill Trail Drive  
Ballwin, MO 63011  
Telephone: 636-391-8924

Certificate of Mailing

I certify that this correspondence will be deposited with the United States Postal Service as first class mail with proper postage affixed in an envelope addressed to: "Assistant Commissioner for Patents, Washington, DC 20231" on the date below.

Date: 2001, Nov. 8

FORM PTO-1449 (Substitute)		ATTY. DOCKET NO.	SERIAL NO.
LIST OF PRIOR ART CITED BY APPLICANT (Use several sheets if necessary)		APPLICANT	Biao Ni
		FILING DATE	GROUP

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
AA	6070153	2000	Simpson	705	36	
AB	6009415	1999	Shurling, et al.	705	35	
AC	5991736	1999	Ferguson, et al.	705	14	
AD	5970480	1999	Kalina	705	37	
AE	5970469	1999	Scroggie, et al.	705	14	
AF	5787404	1998	Fernandez-Holmann	705	35	
AG	5745706	1998	Wolfberg, et al.	705	35	
AH	5689100	1997	Carrithers, et al.	235	380	
AI	5466919	1995	Hovakimian	705	17	
AJ	5056019	1991	Schultz, et al.	705	14	
AK	4750119	1988	Cohen, et al.	705	14	

## FOREIGN PATENT DOCUMENTS

AL				
AM				
AN				
AO				
AP				

## OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

AR	The Wall Street Journal Article, "How to Keep Buying and Still Save for College". July 12, 2000, p. B1		
AS	The Wall Street Journal Article, "What's Next? Getting Patents For Cold Calls?" Nov. 12, 1998, p. C1		
AT			

EXAMINER	DATE CONSIDERED
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

JC986 U.S. PTO  
10/08/2001  
11/08/01